

## Claims

What is claimed is:

1           1. A computer-implemented method for collecting and aggregating cred-  
2   itworthiness data describing a subject company, comprising:  
3           from each of a plurality of client machines, each running a software appli-  
4           cation and operated by a different user, receiving transaction  
5           data for at least one subject company; and  
6           for each subject company, aggregating the received transaction data from  
7           the client machines to determine a creditworthiness rating of the  
8           subject company;  
9           wherein at least a subset of the different users are unaffiliated with one  
10   another.

1           2. The method of claim 1, wherein at least one of the software applications  
2   comprises an accounting application.

1           3. The method of claim 1, wherein at least one of the software applications  
2   comprises a financial application.

1           4. The method of claim 1, further comprising:  
2   generating a creditworthiness metric based on the aggregated data.

1           5. The method of claim 4, further comprising, responsive to at least one  
2 predefined criterion with respect to the creditworthiness metric, transmitting an  
3 alert to a predefined set of users.

1           6. The method of claim 5, wherein the at least one predefined criterion  
2 comprises at least one selected from the group consisting of:  
3           the creditworthiness metric having changed by at least a predetermined  
4           amount;  
5           the length of time since the most recent transmitted alert;  
6           the user having at least a predetermined number of transactions involving  
7           the subject company within a predetermined time period;  
8           the subject company being located within a defined geographic region  
9           with respect to the user;  
10          the user having indicated an interest in the subject company;  
11          the type of business of the subject company being related to that of the  
12          user; and  
13          the type of business of the subject company being related to that of other  
14          customers of the user.

1           7. The method of claim 1, further comprising generating a credit history  
2 report based on the aggregated data.

1           8. The method of claim 1, further comprising generating a creditworthi-  
2   ness report based on the aggregated data.

1           9. The method of claim 8, further comprising:  
2           receiving a request for the creditworthiness report; and  
3           responsive to the received request, outputting the report.

1           10. The method of claim 8, further comprising:  
2           receiving, from a user, a request for the creditworthiness report;  
3           determining whether the user is authorized to receive the report; and  
4           responsive to the user being authorized to receive the report, outputting  
5           the report.

1           11. The method of claim 8, further comprising:  
2           transmitting the report to a set of users designated as subscribers to the  
3           report.

1           12. The method of claim 8, further comprising outputting the report via a  
2   web page.

1           13. The method of claim 8, further comprising tailoring the report respon-  
2   sive to transaction history for a user of the client machine.

1 14. The method of claim 1, wherein receiving transaction data comprises  
2 receiving the data across a network.

1 15. The method of claim 1, wherein receiving transaction data comprises  
2 receiving the data across the Internet.

1 16. The method of claim 1, wherein the transaction data comprises locally  
2 aggregated data describing subject company payment history.

1 17. The method of claim 1, wherein aggregating the received transaction  
2 data for the subject company comprises normalizing subject company identifiers.

1 18. The method of claim 1, wherein receiving transaction data for a sub-  
2 ject company comprises:  
3 receiving, for each of a plurality of client machines, an indication as to  
4 whether the user of the client machine assents to data collection;  
5 and  
6 receiving transaction data for the subject company from the client ma-  
7 chines for which an indication of user assent was received.

1 19. The method of claim 1, further comprising, responsive to an indication  
2 of user assent being received from a user, permitting the user to use a mark signi-  
3 fying that the user participates in a creditworthiness data collection effort.

1           20. The method of claim 1, further comprising outputting, within the con-  
2     text of the software application running at a client machine, an indication of the  
3     creditworthiness metric for the subject company.

1           21. The method of claim 1, further comprising, responsive to at least one  
2     predefined criterion with respect to the subject company, outputting to a user an  
3     indication of the creditworthiness metric for the subject company.

1           22. The method of claim 21, wherein the at least one predefined criterion  
2     comprises at least one selected from the group consisting of:  
3         the user having at least a predetermined number of transactions involving  
4             the subject company within a predetermined time period;  
5         the subject company being located within a defined geographic region  
6             with respect to the user;  
7         the user having indicated an interest in the subject company;  
8         the type of business of the subject company being related to that of the  
9             user; and  
10        the type of business of the subject company being related to that of other  
11        customers of the user.

1           23. The method of claim 1, wherein the subject company comprises a  
2     debtor.

1           24. The method of claim 1, further comprising, responsive to the credit-  
2   worthiness rating, generating a factoring valuation for the subject company.

1           25. The method of claim 1, wherein transaction data includes at least one  
2   selected from the group consisting of:

3           transaction date;

4           invoice date;

5           invoice number;

6           company;

7           description;

8           transaction amount; and

9           category.

1           26. A computer-implemented method for collecting and aggregating cred-  
2   itworthiness data, comprising:

3           transmitting, from a client machine running a software application, trans-

4                   action data for a subject company; and

5           receiving at the client machine, from a central server, a representation of a

6                   creditworthiness metric based on aggregated transaction data

7                   for the subject company.

1           27. A computer-implemented method for collecting and combining  
2 creditworthiness data describing a subject company, comprising:  
3           from each of a plurality of client machines, each running a financial ac-  
4           counting software application and operated by a different user,  
5           receiving aggregated data for at least one subject company; and  
6           for each subject company, combining the received aggregated data from  
7           the client machines to determine a creditworthiness rating of the  
8           subject company;  
9           wherein at least a subset of the different users are unaffiliated with one  
10 another.

1           28. In a software application for entering financial transactions, a user in-  
2           terface for displaying a creditworthiness metric, comprising:  
3           a transaction entry screen comprising a field for accepting user input  
4           specifying a company;  
5           an on-screen indicator representing a creditworthiness metric for the  
6           specified company, displayed concurrently with the transaction  
7           entry screen and in response to the user input.  
8

1           29. The user interface of claim 28, wherein the creditworthiness metric is  
2   based on aggregated transaction data collected from a plurality of different users,  
3   at least a subset of whom are unaffiliated with one another.

1           30. The user interface of claim 29, wherein the creditworthiness metric is  
2   received from a central server.

1           31. The user interface of claim 28, wherein the on-screen indicator com-  
2   prises a numeric value.

1           32. The user interface of claim 28, wherein the on-screen indicator com-  
2   prises an icon.

1           33. The user interface of claim 28, wherein the on-screen indicator com-  
2   prises a hypertext link to additional data describing the specified company.

1           34. A computer-implemented method for collecting and aggregating cred-  
2   itworthiness data describing a subject company, comprising:

3           from a client machine running a financial software application, receiving

4                   transaction data for a subject company;

5           aggregating the received transaction data with transaction data from at

6                   least one other client machine to determine a creditworthiness

7                   rating of the subject company;

8 wherein each client machine is operated by a different user and at least a  
9 subset of the different users are unaffiliated with one another.

1 35. The method of claim 34, further comprising:  
2 generating a creditworthiness metric based on the aggregated data.

1 36. The method of claim 34, further comprising generating a creditwor-  
2 thiness report based on the aggregated data.

1 37. The method of claim 36, further comprising:  
2 receiving a request for the creditworthiness report; and  
3 responsive to the request, outputting the report.

1 38. The method of claim 36, further comprising:  
2 receiving, from a user, a request for the creditworthiness report;  
3 determining whether the user is authorized to receive the report; and  
4 responsive to the user being authorized to receive the report, outputting  
5 the report.

1 39. The method of claim 36, further comprising:  
2 transmitting the report to a set of users designated as subscribers to the  
3 report.

1           40. The method of claim 36, further comprising outputting the report via  
2 a web page.

1           41. The method of claim 36, further comprising tailoring the report re-  
2 sponsive to transaction history for a user of the client machine.

1           42. A computer-implemented method for displaying creditworthiness  
2 data describing a subject company, comprising:

3           receiving in a software application a transaction entry including a com-  
4 pany identifier;

5           transmitting the company identifier to a server;

6           receiving, from the server, creditworthiness data for the identified com-  
7 pany; and

8           displaying a representation of the creditworthiness data.

1           43. The method of claim 42, wherein the displayed representation com-  
2 prises a numeric value.

1           44. The method of claim 42, wherein the displayed representation com-  
2 prises an icon.

1           45. The method of claim 42, wherein the displayed representation com-  
2 prises a hypertext link to additional data describing the identified company.

1 46. A method of providing a creditworthiness reporting system, compris-  
2 ing:

3 from a plurality of users, receiving transaction data;  
4 aggregating the received transaction data from the different users;  
5 generating a creditworthiness rating of the subject company; and  
6 outputting the generated creditworthiness rating;

7 wherein at least a subset of the users are unaffiliated with one another.

1 47. The method of claim 46, wherein outputting the generated creditwor-  
2 thiness rating comprises transmitting a creditworthiness report to a user.

1 48. The method of claim 46, wherein outputting the generated creditwor-  
2 thiness rating comprises transmitting a creditworthiness report to a user in re-  
3 sponse to receipt of a fee from the user.

1 49. A system for collecting and aggregating creditworthiness data de-  
2 scribing a subject company, comprising:

3 a data collection module, for receiving from a plurality of client machines  
4 each running a software application and operated by a different  
5 user, transaction data for at least one subject company; and  
6 a data aggregation module, coupled to the data collection module, for, for  
7 each subject company, aggregating the received transaction data

8 from the client machines to determine a creditworthiness rating  
9 of the subject company;

10 wherein at least a subset of the different users are unaffiliated with one  
11 another.

1 50. The system of claim 49, wherein at least one of the software applica-  
2 tions comprises an accounting application.

1 51. The system of claim 49, wherein at least one of the software applica-  
2 tions comprises a financial application.

1 52. The system of claim 49, wherein the aggregation module generates a  
2 creditworthiness metric based on the aggregated data.

1 53. The system of claim 52, wherein, responsive to at least one predefined  
2 criterion with respect to the creditworthiness metric, the aggregation module  
3 transmits an alert to a predefined set of users.

1 54. The system of claim 53, wherein the at least one predefined criterion  
2 comprises at least one selected from the group consisting of:  
3 the creditworthiness metric having changed by at least a predetermined  
4 amount;  
5 the length of time since the most recent transmitted alert;

6 the user having at least a predetermined number of transactions involving  
7 the subject company within a predetermined time period;  
8 the subject company being located within a defined geographic region  
9 with respect to the user;  
10 the user having indicated an interest in the subject company;  
11 the type of business of the subject company being related to that of the  
12 user; and  
13 the type of business of the subject company being related to that of other  
14 customers of the user.

1 55. The system of claim 49, further comprising a report generation mod-  
2 ule, coupled to the aggregation module, for generating a credit history report  
3 based on the aggregated data.

1 56. The system of claim 49, further comprising a report generation mod-  
2 ule, coupled to the aggregation module, for generating a creditworthiness report  
3 based on the aggregated data.

1 57. The system of claim 56, wherein the report distribution module re-  
2 ceives a request for the creditworthiness report and, responsive to the request,  
3 outputs the report.

1 58. The system of claim 56, wherein the report distribution module:

2 receives, from a user, a request for the creditworthiness report;  
3 determines whether the user is authorized to receive the report; and  
4 responsive to the user being authorized to receive the report, outputs the  
5 report.

1 59. The system of claim 56, wherein the report distribution module  
2 transmits the report to a set of users designated as subscribers to the report.

1 60. The system of claim 56, wherein the report distribution module out-  
2 puts the report via a web page.

1 61. The system of claim 56, wherein the report distribution module tailors  
2 the report responsive to transaction history for a user of the client machine.

1 62. The system of claim 49, wherein the data collection module receives  
2 the transaction data across a network.

1 63. The system of claim 49, wherein the data collection module receives  
2 the transaction data across the Internet.

1 64. The system of claim 49, wherein the transaction data comprises locally  
2 aggregated data describing subject company payment history.

1 65. The system of claim 49, wherein the data aggregation module normal-  
2 izes subject company identifiers.

1           66. The system of claim 49, wherein the data collection module:  
2           receives, for each of a plurality of client machines, an indication as to  
3                       whether the user of the client machine assents to data collection;  
4                       and  
5           receives transaction data for the subject company from the client machines  
6                       for which an indication of user assent was received.

1           67. The system of claim 49, further comprising a software application  
2           running at a client machine for outputting, within the context of the software ap-  
3           plication, an indication of the creditworthiness metric for the subject company.

1           68. The system of claim 49, further comprising a report generation mod-  
2           ule, coupled to the aggregation module, for, responsive to at least one predefined  
3           criterion with respect to the subject company, outputting to a user an indication  
4           of the creditworthiness metric for the subject company.

1           69. The system of claim 68, wherein the at least one predefined criterion  
2           comprises at least one selected from the group consisting of:  
3                       the user having at least a predetermined number of transactions involving  
4                       the subject company within a predetermined time period;  
5                       the subject company being located within a defined geographic region  
6                       with respect to the user;

7 the user having indicated an interest in the subject company;  
8 the type of business of the subject company being related to that of the  
9 user; and  
10 the type of business of the subject company being related to that of other  
11 customers of the user.

1 70. The system of claim 49, wherein the subject company comprises a  
2 debtor.

1 71. The system of claim 49, further comprising a report generation mod-  
2 ule, coupled to the aggregation module, for, responsive to the creditworthiness  
3 rating, generating a factoring valuation for the subject company.

1 72. The system of claim 49, wherein transaction data includes at least one  
2 selected from the group consisting of:  
3 transaction date;  
4 invoice date;  
5 invoice number;  
6 company;  
7 description;  
8 transaction amount; and  
9 category.

1           73. A computer-implemented system for collecting and aggregating cred-  
2   itworthiness data describing a subject company, comprising:

3           a data collection module, for receiving from a client machine running a fi-  
4                    nancial software application, transaction data for a subject com-  
5                    pany;

6           a data aggregation module, coupled to the data collection module, for ag-  
7                    gregating the received transaction data with transaction data  
8                    from at least one other client machine to determine a creditwor-  
9                    thiness rating of the subject company;

10          wherein each client machine is operated by a different user and at least a  
11   subset of the different users are unaffiliated with one another.

1           74. The system of claim 73, wherein the data aggregation module gener-  
2   ates a creditworthiness metric based on the aggregated data.

1           75. The system of claim 73, further comprising a report generation mod-  
2   ule, coupled to the data aggregation module, for generating a creditworthiness  
3   report based on the aggregated data.

1           76. The system of claim 75, further comprising a report distribution mod-  
2   ule, coupled to the report generation module, for:  
3           receiving a request for the creditworthiness report; and

responsive to the request, outputting the report.

77. The system of claim 75, further comprising a report distribution module, coupled to the report generation module, for:

receiving, from a user, a request for the creditworthiness report;

determining whether the user is authorized to receive the report; and

responsive to the user being authorized to receive the report, outputting the report.

78. The system of claim 75, further comprising a report distribution module, coupled to the report generation module, for transmitting the report to a set of users designated as subscribers to the report.

79. The system of claim 75, further comprising a report distribution module, coupled to the report generation module, for outputting the report via a web page.

80. The system of claim 75, further comprising a report distribution module, coupled to the report generation module, for tailoring the report responsive to transaction history for a user of the client machine.

81. A computer-readable medium comprising computer-readable code for collecting and aggregating creditworthiness data describing a subject company, comprising:

4 computer-readable code adapted to receive, from each of a plurality of cli-  
5 ent machines, each running a software application and operated  
6 by a different user, transaction data for at least one subject com-  
7 pany; and

8 computer-readable code adapted to aggregate, for each subject company,  
9 the received transaction data from the client machines to deter-  
10 mine a creditworthiness rating of the subject company;

11 wherein at least a subset of the different users are unaffiliated with one  
12 another.

1 82. The computer-readable medium of claim 81, wherein at least one of  
2 the software applications comprises an accounting application.

1 83. The computer-readable medium of claim 81, wherein at least one of  
2 the software applications comprises a financial application.

1 84. The computer-readable medium of claim 81, further comprising:  
2 computer-readable code adapted to generate a creditworthiness metric  
3 based on the aggregated data.

1 85. The computer-readable medium of claim 84, further comprising com-  
2 puter-readable code adapted to transmit, responsive to at least one predefined

3 criterion with respect to the creditworthiness metric, an alert to a predefined set  
4 of users.

1 86. The computer-readable medium of claim 85, wherein the at least one  
2 predefined criterion comprises at least one selected from the group consisting of:  
3 the creditworthiness metric having changed by at least a predetermined  
4 amount;  
5 the length of time since the most recent transmitted alert;  
6 the user having at least a predetermined number of transactions involving  
7 the subject company within a predetermined time period;  
8 the subject company being located within a defined geographic region  
9 with respect to the user;  
10 the user having indicated an interest in the subject company;  
11 the type of business of the subject company being related to that of the  
12 user; and  
13 the type of business of the subject company being related to that of other  
14 customers of the user.

1 87. The computer-readable medium of claim 81, further comprising com-  
2 puter-readable code adapted to generate a credit history report based on the ag-  
3 gregated data.

1 88. The computer-readable medium of claim 81, further comprising com-  
2 puter-readable code adapted to generate a creditworthiness report based on the  
3 aggregated data.

1 89. The computer-readable medium of claim 88, further comprising:  
2 computer-readable code adapted to receive a request for the creditworthi-  
3 ness report; and  
4 computer-readable code adapted to, responsive to the request, output the  
5 report.

1 90. The computer-readable medium of claim 88, further comprising:  
2 computer-readable code adapted to receive, from a user, a request for the  
3 creditworthiness report;  
4 computer-readable code adapted to determine whether the user is author-  
5 ized to receive the report; and  
6 computer-readable code adapted to, responsive to the user being author-  
7 ized to receive the report, output the report.

1 91. The computer-readable medium of claim 88, further comprising:  
2 computer-readable code adapted to transmit the report to a set of users  
3 designated as subscribers to the report.

1           92. The computer-readable medium of claim 88, further comprising com-  
2     puter-readable code adapted to output the report via a web page.

1           93. The computer-readable medium of claim 88, further comprising com-  
2     puter-readable code adapted to tailor the report responsive to transaction history  
3     for a user of the client machine.

1           94. The computer-readable medium of claim 81, wherein the computer-  
2     readable code adapted to receive transaction data comprises computer-readable  
3     code adapted to receive the data across a network.

1           95. The computer-readable medium of claim 81, wherein the computer-  
2     readable code adapted to receive transaction data comprises computer-readable  
3     code adapted to receive the data across the Internet.

1           96. The computer-readable medium of claim 81, wherein the transaction  
2     data comprises locally aggregated data describing subject company payment his-  
3     tory.

1           97. The computer-readable medium of claim 81, wherein the computer-  
2     readable code adapted to aggregate the received transaction data for the subject  
3     company comprises computer-readable code adapted to normalize subject com-  
4     pany identifiers.

1           98. The computer-readable medium of claim 81, wherein the computer-  
2 readable code adapted to receive transaction data for a subject company com-  
3 prises:  
4           computer-readable code adapted to receive, for each of a plurality of client  
5           machines, an indication as to whether the user of the client ma-  
6           chine assents to data collection; and  
7           computer-readable code adapted to receive transaction data for the subject  
8           company from the client machines for which an indication of  
9           user assent was received.

1           99. The computer-readable medium of claim 81, further comprising com-  
2 puter-readable code adapted to, responsive to an indication of user assent being  
3 received from a user, permit the user to use a mark signifying that the user par-  
4 ticipates in a creditworthiness data collection effort.

1           100. The computer-readable medium of claim 81, further comprising  
2 computer-readable code adapted to output, within the context of the software  
3 application running at a client machine, an indication of the creditworthiness  
4 metric for the subject company.

1           101. The computer-readable medium of claim 81, further comprising  
2 computer-readable code adapted to, responsive to at least one predefined crite-

3 rion with respect to the subject company, output to a user an indication of the  
4 creditworthiness metric for the subject company.

1 102. The computer-readable medium of claim 101, wherein the at least  
2 one predefined criterion comprises at least one selected from the group consist-  
3 ing of:

4 the user having at least a predetermined number of transactions involving

5 the subject company within a predetermined time period;

6 the subject company being located within a defined geographic region

7 with respect to the user;

8 the user having indicated an interest in the subject company;

9 the type of business of the subject company being related to that of the

10 user; and

11 the type of business of the subject company being related to that of other

12 customers of the user.

1 103. The computer-readable medium of claim 81, wherein the subject  
2 company comprises a debtor.

1 104. The computer-readable medium of claim 81, further comprising  
2 computer-readable code adapted to, responsive to the creditworthiness rating,  
3 generate a factoring valuation for the subject company.

1 105. The computer-readable medium of claim 81, wherein transaction  
2 data includes at least one selected from the group consisting of:  
3 transaction date;  
4 invoice date;  
5 invoice number;  
6 company;  
7 description;  
8 transaction amount; and  
9 category.

1 106. A computer-readable medium for collecting and aggregating  
2 creditworthiness data, comprising:  
3 computer-readable code adapted to transmit, from a client machine run-  
4 ning a software application, transaction data for a subject com-  
5 pany; and  
6 computer-readable code adapted to receive at the client machine, from a  
7 central server, a representation of a creditworthiness metric  
8 based on aggregated transaction data for the subject company.

1 107. A computer-readable medium for collecting and combining  
2 creditworthiness data describing a subject company, comprising:

3 computer-readable code adapted to receive, from each of a plurality of cli-  
4 ent machines, each running a financial accounting software ap-  
5 plication and operated by a different user, aggregated data for  
6 at least one subject company; and

7 computer-readable code adapted to combine, for each subject company,  
8 the received aggregated data from the different users to deter-  
9 mine a creditworthiness rating of the subject company;

10 wherein at least a subset of the different users are unaffiliated with one  
11 another.

1 108. A computer-readable medium for collecting and aggregating credit-  
2 worthiness data describing a subject company, comprising:

3 computer-readable code adapted to receive, from a client machine run-  
4 ning a financial software application, transaction data for a sub-  
5 ject company;

6 computer-readable code adapted to aggregate the received transaction  
7 data with transaction data from at least one other client machine  
8 to determine a creditworthiness rating of the subject company;

9 wherein each client machine is operated by a different user and at least a  
10 subset of the different users are unaffiliated with one another.

1 109. The computer-readable medium of claim 108, further comprising:  
2 computer-readable code adapted to generate a creditworthiness metric  
3 based on the aggregated data.

1 110. The computer-readable medium of claim 108, further comprising  
2 computer-readable code adapted to generate a creditworthiness report based on  
3 the aggregated data.

1 111. The computer-readable medium of claim 110, further comprising:  
2 computer-readable code adapted to receive a request for the creditworthi-  
3 ness report; and  
4 computer-readable code adapted to, responsive to the request, output the  
5 report.

1 112. The computer-readable medium of claim 110, further comprising:  
2 computer-readable code adapted to receive, from a user, a request for the  
3 creditworthiness report;  
4 computer-readable code adapted to determine whether the user is author-  
5 ized to receive the report; and  
6 computer-readable code adapted to, responsive to the user being author-  
7 ized to receive the report, output the report.

1 113. The computer-readable medium of claim 110, further comprising:

2 computer-readable code adapted to transmit the report to a set of users  
3 designated as subscribers to the report.

1 114. The computer-readable medium of claim 110, further comprising  
2 computer-readable code adapted to output the report via a web page.

1 115. The computer-readable medium of claim 110, further comprising  
2 computer-readable code adapted to tailor the report responsive to transaction  
3 history for a user of the client machine.

1 116. A computer-readable medium for displaying creditworthiness data  
2 describing a subject company, comprising:  
3 computer-readable code adapted to receive in a software application a  
4 transaction entry including a company identifier;  
5 computer-readable code adapted to transmit the company identifier to a  
6 server;  
7 computer-readable code adapted to receive, from the server, creditwor-  
8 thiness data for the identified company; and  
9 computer-readable code adapted to display a representation of the cred-  
10 itworthiness data.

1 117. The computer-readable medium of claim 116, wherein the displayed  
2 representation comprises a numeric value.

1 118. The computer-readable medium of claim 116, wherein the displayed  
2 representation comprises an icon.

1 119. The computer-readable medium of claim 116, wherein the displayed  
2 representation comprises a hypertext link to additional data describing the iden-  
3 tified company.

1 120. A website for collecting and aggregating creditworthiness data de-  
2 scribing a subject company, comprising:  
3 a data collection module, for receiving from a plurality of client machines,  
4 each running a software application and operated by a different  
5 user, transaction data for at least one subject company; and  
6 a data aggregation module, coupled to the data collection module, for, for  
7 each subject company, aggregating the received transaction data  
8 from the client machines to determine a creditworthiness rating  
9 of the subject company;

10 wherein at least a subset of the different users are unaffiliated with one  
11 another.

1 121. The website of claim 120, wherein at least one of the software appli-  
2 cations comprises an accounting application.

1 122. The website of claim 120, wherein at least one of the software appli-  
2 cations comprises a financial application.

1 123. The website of claim 120, wherein the aggregation module generates  
2 a creditworthiness metric based on the aggregated data.

1 124. The website of claim 123, wherein, responsive to at least one prede-  
2 fined criterion with respect to the creditworthiness metric, the aggregation mod-  
3 ule transmits an alert to a predefined set of users.

1 125. The website of claim 124, wherein the at least one predefined crite-  
2 rion comprises at least one selected from the group consisting of:  
3 the creditworthiness metric having changed by at least a predetermined  
4 amount;  
5 the length of time since the most recent transmitted alert;  
6 the user having at least a predetermined number of transactions involving  
7 the subject company within a predetermined time period;  
8 the subject company being located within a defined geographic region  
9 with respect to the user;  
10 the user having indicated an interest in the subject company;  
11 the type of business of the subject company being related to that of the  
12 user; and

13 the type of business of the subject company being related to that of other  
14 customers of the user.

1 126. The website of claim 120, further comprising a report generation  
2 module, coupled to the aggregation module, for generating a credit history re-  
3 port based on the aggregated data.

1 127. The website of claim 120, further comprising a report generation  
2 module, coupled to the aggregation module, for generating a creditworthiness  
3 report based on the aggregated data.

1 128. The website of claim 127, wherein the report distribution module re-  
2 ceives a request for the creditworthiness report and, responsive to the request,  
3 outputs the report.

1 129. The website of claim 127, wherein the report distribution module:  
2 receives, from a user, a request for the creditworthiness report;  
3 determines whether the user is authorized to receive the report; and  
4 responsive to the user being authorized to receive the report, outputs the  
5 report.

1 130. The website of claim 127, wherein the report distribution module  
2 transmits the report to a set of users designated as subscribers to the report.

1 131. The website of claim 127, wherein the report distribution module  
2 outputs the report via a web page.

1 132. The website of claim 127, wherein the report distribution module tai-  
2 lors the report responsive to transaction history for a user of the client machine.

1 133. The website of claim 120, wherein the data collection module re-  
2 ceives the transaction data across a network.

1 134. The website of claim 120, wherein the data collection module re-  
2 ceives the transaction data across the Internet.

1 135. The website of claim 120, wherein the transaction data comprises lo-  
2 cally aggregated data describing subject company payment history.

1 136. The website of claim 120, wherein the data aggregation module  
2 equivalences subject company identifiers.

1 137. The website of claim 120, wherein the data collection module:  
2 receives, for each of a plurality of client machines, an indication as to  
3 whether the user of the client machine assents to data collection;  
4 and  
5 receives transaction data for the subject company from the client machines  
6 for which an indication of user assent was received.

1 138. The website of claim 120, further comprising a software application  
2 running at a client machine for outputting, within the context of the software ap-  
3 plication, an indication of the creditworthiness metric for the subject company.

1 139. The website of claim 120, further comprising a report generation  
2 module, coupled to the aggregation module, for, responsive to at least one prede-  
3 fined criterion with respect to the subject company, outputting to a user an indi-  
4 cation of the creditworthiness metric for the subject company.

1 140. The website of claim 139, wherein the at least one predefined crite-  
2 rion comprises at least one selected from the group consisting of:  
3 the user having at least a predetermined number of transactions involving  
4 the subject company within a predetermined time period;  
5 the subject company being located within a defined geographic region  
6 with respect to the user;  
7 the user having indicated an interest in the subject company;  
8 the type of business of the subject company being related to that of the  
9 user; and  
10 the type of business of the subject company being related to that of other  
11 customers of the user.

1           141. The website of claim 120, wherein the subject company comprises a  
2 debtor.

1           142. The website of claim 120, further comprising a report generation  
2 module, coupled to the aggregation module, for, responsive to the creditworthi-  
3 ness rating, generating a factoring valuation for the subject company.

1           143. The website of claim 120, wherein transaction data includes at least  
2 one selected from the group consisting of:

3           transaction date;  
4           invoice date;  
5           invoice number;  
6           company;  
7           description;  
8           transaction amount; and  
9           category.

1           144. In a server-based application environment, a computer-implemented  
2 method for collecting and aggregating creditworthiness data describing a subject  
3 company, comprising:

4 receiving, from the server-based application, transaction data for at least  
5 one subject company entered by different users interacting with  
6 the server-based application; and  
7 for each subject company, aggregating the received transaction data from  
8 the different users to determine a creditworthiness rating of the  
9 subject company;

10 wherein at least a subset of the different users are unaffiliated with one  
11 another.

1 145. The method of claim 144, further comprising generating a creditwor-  
2 thiness metric based on the aggregated data.

1 146. The method of claim 144, further comprising generating a creditwor-  
2 thiness report based on the aggregated data.

1 147. A method for collecting and aggregating creditworthiness data de-  
2 scribing a subject company, comprising:  
3 a function of receiving transaction data for at least one subject company,  
4 by the way of a data collection module to collect transaction  
5 data from each of a plurality of client machines, each running a  
6 software application and operated by a different user; and

7 a function of aggregating the received transaction data for each subject  
8 company, by the way of an aggregation module, to determine a  
9 creditworthiness rating of the subject company;

10 wherein at least a subset of the different users are unaffiliated with one  
11 another.

1 148. The method of claim 147, further comprising:

2 a function of generating a creditworthiness metric, by the way of a genera-  
3 tion module, to produce a creditworthiness report based on the  
4 aggregated data.